



第一商業銀行

香港分行

First Commercial Bank, Limited

Hong Kong Branch

主要財務資料披露聲明書

截至二零一二年十二月三十一日止之全年度



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內容及章節	頁數
A. 部 - 分行資料〈只包括香港分行〉	
I. 損益帳資料	1
II. 資產負債表資料	2
III. 補充財務資料	
1. 貿易票據及減值準備項目	3
2. 貸款及減值準備項目	3~5
3. 持有證券及其他賬項	6~7
4. 資產負債表以外項目	8
5. 按貸款用途分類的客戶貸款明細	9~10
6. 跨國債權	11
7. 非銀行的中國內地風險承擔	12
8. 持有外匯情況	13
9. 流動資金比率	13
IV. 其他資料	
1. 薪酬披露	14
2. 流動資金風險管理	14
B. 部 - 銀行資料〈綜合數字〉	
I. 資本及資本充足比率	15
II. 其他財務資料	15
聲明	16



A. 部 - 分行資料〈只包括香港分行〉

I. 損益帳資料

截至2012年12月31日止之全年度

港幣仟元

	截至十二月三十一日止	
	2012年	2011年
利息收入	160,907	109,092
利息支出	(44,752)	(23,328)
淨利息收入	116,155	85,764
服務費及佣金收入	34,944	34,604
服務費及佣金支出	(1,661)	(1,171)
淨服務費及佣金收入	33,283	33,433
其他營運收入		
- 外匯買賣收益減虧損	5,551	9,423
- 指定以公平價值列賬及列入損益帳之金融工具淨收益/(虧損)	17	-
- 出售可供出售證券的收益減虧損	(18,223)	4
- 其他	7,055	731
	(5,600)	10,158
總收入	143,838	129,355
營運支出		
- 職員及租金開支費用	(27,067)	(24,162)
- 其它開支	(4,735)	(5,491)
總支出	(31,802)	(29,653)
扣除減值準備前之溢利	112,036	99,702
貸款及墊款之減值回撥/(提撥)	2,079	(32,337)
可供出售證券減值損失	-	(124)
稅前盈利	114,115	67,241
稅款支出	-	-
稅後盈利	114,115	67,241

附註：

1. 本行採用之會計政策，與過往財政年度所採納者一致。

2. 比較數字

若干比較數字已經重新分類，以符合當期所採納之財務報表呈列方式。



II. 資產負債表資料

截至2012年12月31日止

港幣仟元

	2012年12月31日	2012年6月30日 (重報)
資產		
現金及存放同業之結餘(存放於海外聯行的金額除外)	1,718,248	1,567,966
一至十二個月內到期之定期存放同業 (存放於海外聯行的金額除外)	1,996,313	1,532,108
存放於海外聯行的金額	147,974	194,669
貿易票據扣除減值準備	485	965
貸款扣除減值準備	4,281,484	4,481,645
持有之存款證	527,305	465,360
可供出售證券扣除減值準備	635,191	752,910
持至到期日證券	-	-
其他資產		
- 應計利息	13,956	12,767
- 其他帳項	42,855	44,259
有形固定資產	3,039	3,333
總資產	9,366,850	9,055,982
負債		
同業之存款及結餘(結欠海外聯行的金額除外)	28,019	159,288
客戶的往來、儲蓄、定期及其他存款		
- 活期存款及往來帳戶	256,754	258,285
- 儲蓄存款	4,698,644	4,194,822
- 定期存款	3,558,892	3,551,223
- 結構性存款	8,574	-
結欠海外聯行的金額	94,343	217,264
其他負債	31,641	22,188
總負債	8,676,867	8,403,070
保留盈餘及本年度盈利/(虧損)	689,983	652,912
總權益與負債	9,366,850	9,055,982



III. 補充財務資料

港幣仟元

1. 貿易票據及減值準備項目

	<u>2012年12月31日</u>	<u>2012年6月30日</u>
貿易票據	490	975
綜合減值撥備	(5)	(10)
貿易票據減減值準備	<u>485</u>	<u>965</u>

2. 貸款及減值準備項目

A. 貸款及減值準備

	<u>2012年12月31日</u>	<u>2012年6月30日</u>
客戶貸款	3,950,759	4,126,038
同業及其他金融機構的貸款	377,812	435,556
合計	<u>4,328,571</u>	<u>4,561,594</u>
綜合減值撥備	(43,284)	(45,312)
個別減值撥備	(3,803)	(34,637)
合計	<u>(47,087)</u>	<u>(79,949)</u>
貸款減減值準備	<u>4,281,484</u>	<u>4,481,645</u>
減值準備佔貸款總額百分比		
- 綜合減值撥備	1.00%	0.99%
- 個別減值撥備	0.09%	0.76%
準備總額	<u>1.09%</u>	<u>1.75%</u>

B. 減值虧損準備

截至2012年12月31日

	個別準備	綜合準備	合計
- 客戶貸款	3,803	39,506	43,309
- 同業及其他金融機構的貸款	-	3,778	3,778
	<u>3,803</u>	<u>43,284</u>	<u>47,087</u>

截至2012年6月30日

	個別準備	綜合準備	合計
- 客戶貸款	34,637	40,956	75,593
- 同業及其他金融機構的貸款	-	4,356	4,356
	<u>34,637</u>	<u>45,312</u>	<u>79,949</u>



III. 補充財務資料 (續)

港幣仟元

2. 貸款及減值準備項目 (續)

C. 客戶減值貸款

	<u>2012年12月31日</u>	<u>2012年6月30日</u>
- 減值貸款總額	20,248	55,445
- 個別貸款減值準備	<u>(3,803)</u>	<u>(34,637)</u>
合計	<u>16,445</u>	<u>20,808</u>
減值貸款之抵押品市值	<u>11,170</u>	<u>12,070</u>
減值貸款之彌償部份	<u>5,530</u>	<u>8,234</u>
減值貸款之非彌償部份	<u>14,718</u>	<u>47,211</u>
減值貸款佔客戶貸款的百分比	<u>0.51%</u>	<u>1.34%</u>
個別貸款減值準備佔減值貸款總額之百分比	<u>18.78%</u>	<u>62.47%</u>

於2012年12月31日及2012年6月30日本行貸予銀行及其他金融機構的款項中，並無減值貸款，亦無就該等貸款在提撥個別減值準備。



III. 補充財務資料 (續)

港幣仟元

2. 貸款及減值準備項目 (續)

D. 逾期及經重組之客戶貸款

	2012年12月31日	2012年6月30日
a. 逾期客戶貸款		
1個月以上至3個月	1,499	-
3個月以上至6個月	-	-
6個月以上至1年	-	12,022
1年以上	162	18,395
	<u>1,661</u>	<u>30,417</u>
就上述逾期貸款所作之 個別減值準備	162	30,511
所有逾期貸款之抵押品市值	4,300	0
所有逾期貸款之彌償部份	1,499	0
所有逾期貸款之非彌償部份	162	30,417
b. 經重組之客戶貸款 (已扣除在上述列明之逾期貸款)	16,786	22,394

該等貸款佔客戶貸款總額的百分比

	2012年12月31日 百分比(%)	2012年6月30日 百分比(%)
c. 逾期客戶貸款		
1個月以上至3個月	0.04	-
3個月以上至6個月	-	-
6個月以上至1年	-	0.29
1年以上	-	0.45
	<u>0.04</u>	<u>0.74</u>
d. 經重組之客戶貸款	<u>0.42</u>	<u>0.54</u>

E. 逾期及減值貸款對帳表

	2012年12月31日	2012年6月30日
逾期3個月或以上的客戶貸款	162	30,417
減：已逾期但未減值的客戶貸款	-	-
加：逾期不超過3個月，但利息被撥入暫記帳 或已停止累計利息的客戶貸款	-	-
加：逾期不超過3個月或尚未逾期的客戶減值貸款， 並仍在累計利息	20,086	25,028
減值客戶貸款總額	<u>20,248</u>	<u>55,445</u>

於2012年12月31日及2012年6月30日本行貸予銀行及其他金融機構的款項中，並無逾期貸款或重組貸款。

F. 收回資產

於2012年12月31日及2012年6月30日本行並無持有收回資產。



III. 補充財務資料 (續)

港幣仟元

3. 持有證券及其他賬項

A. 可供出售證券

	<u>2012年12月31日</u>	<u>2012年06月30日</u>
		(重報)
國庫債券(包括外匯基金票據)	123,844	123,160
浮息票據	381,219	478,550
債務證券	130,128	151,200
合計	<u>635,191</u>	<u>752,910</u>
發行機構：		
政府機構	123,844	123,160
銀行	381,219	440,175
其他金融機構	-	62,630
公司企業	130,128	126,945
合計	<u>635,191</u>	<u>752,910</u>
減值撥備	-	-
可供出售證券減減值準備	<u>635,191</u>	<u>752,910</u>
減值準備佔可供出售證券總額百分比	<u>0.00%</u>	<u>0.00%</u>

B. 持至到期證券

	<u>2012年12月31日</u>	<u>2012年06月30日</u>
債務證券	-	-
發行機構：		
其他金融機構	-	-

C. 逾期或減值證券

截至2012年12月31日

	可供出售證券	持至到期證券	個別減值準備
- 既未逾期也未減值	635,191	-	-
- 未逾期但已減值	-	-	-
- 已逾期及已減值	-	-	-
合計	<u>635,191</u>	<u>0</u>	<u>0</u>

截至2012年6月30日

	可供出售證券 (重報)	持至到期證券	個別減值準備
- 既未逾期也未減值	752,910	-	-
- 未逾期但已減值	-	-	-
- 已逾期及已減值	-	-	-
合計	<u>752,910</u>	<u>0</u>	<u>0</u>



III. 補充財務資料 (續)

港幣仟元

3. 持有證券及其他賬項(續)

D. 其他賬項

	<u>2012年12月31日</u>	<u>2012年6月30日</u>
應收票款	26,176	14,751
遞延稅項資產	11,237	8,981
可供出售債券評價調整	3,585	18,654
其他賬項	<u>1,857</u>	<u>1,873</u>
合計	42,855	44,259



III. 補充財務資料 (續)

港幣仟元

4. 資產負債表以外項目

A. 或然負債及承擔項目

以下或然負債及承擔項目下之合約金額乃是依各別重要項目作摘要性之分類。

	2012年12月31日	2012年6月30日
直接信貸替代項目	29,637	31,410
與貿易有關的或然項目		
- 應收信用狀款項	49,486	43,212
- 應收保證款項	-	-
- 應收承兌票款	30,010	22,384
遠期有期存款	77,515	232,952
其他承諾		
- 原訂到期期限不超過一年之承諾	779,963	815,047
- 原訂到期期限超過一年之承諾	22,519	9,034
	<u>989,130</u>	<u>1,154,039</u>

B. 衍生金融工具

	合約 / 名義 金額	合約 / 名義 金額 (重報)
匯率合約		
- 即期及遠期	10,976	13,185
- 掉期	83,948	131,380
- 購入期權	9,349	-
- 沽出期權	9,349	-
	<u>113,622</u>	<u>144,565</u>

衍生工具的重置成本(指上述衍生工具而言)

	重置成本	重置成本 (重報)
匯率合約		
- 即期及遠期	2	2
- 掉期	23	131
- 購入期權	1	-
- 沽出期權	-	-
	<u>26</u>	<u>133</u>

或然負債及承擔項目下之合約金額乃指合約如被悉數取用而客戶又拖欠不還時所涉及之風險金額。由於大部份擔保及承擔預料直至期滿止均不會被取用，合約金額總數並不代表未來之流動資金需求。重置成本指重訂按市價估值，其價值為正數的所有合約成本，此等數額並未計及雙邊淨額結算安排的影響。



III. 補充財務資料 (續)

港幣仟元

5. 按貸款用途分類的客戶貸款明細

以下有關按行業分類的客戶貸款之資料，乃根據香港金融管理局提交「貸款、墊款及準備金分析季報表」(MA(BS)2A)及「認可機構之資產及負債」(MA(BS)1)申報表中載列之行業類別歸類。

A. 按貸款用途分類

	2012年12月31日		2012年6月30日	
1. 在香港使用的貸款	貸款結餘	以抵押品彌償 之結餘	貸款結餘	以抵押品彌償 之結餘
a. 工商金融				
- 物業發展	223,940	90,440	261,220	142,720
- 物業投資	463,279	463,279	544,601	544,601
- 金融企業	861,972	70,254	679,150	59,137
- 批發及零售業	38,598	25,437	43,040	26,811
- 製造業	1,057,151	67,666	1,056,428	67,174
- 運輸及運輸設備	141,153	88,945	138,398	90,741
- 電力及氣體燃料	-	-	36,400	-
- 資訊科技	-	-	-	-
- 其他	5,719	5,719	5,769	5,769
b. 個人				
- 購買其他住宅物業的貸款	38,111	38,111	41,690	41,690
- 其他	38,550	38,550	158,930	158,930
c. 其他	-	-	-	-
	<u>2,868,473</u>	<u>888,401</u>	<u>2,965,626</u>	<u>1,137,573</u>
2. 貿易融資	132,582	51,679	134,336	52,258
3. 在香港以外使用的貸款	<u>949,704</u>	<u>307,437</u>	<u>1,026,076</u>	<u>328,161</u>
總計	<u>3,950,759</u>	<u>1,247,517</u>	<u>4,126,038</u>	<u>1,517,992</u>



III. 補充財務資料 (續)

港幣仟元

5. 按貸款用途分類的客戶貸款明細(續)

B. 按貸款用途分類，其減值貸款之分析如下：

	<u>2012年12月31日</u>		<u>2012年6月30日</u>	
	減值貸款	個別減值準備	減值貸款	個別減值準備
- 製造業	10,095	2,123	17,019	12,875
- 在香港以外使用的貸款	10,153	1,680	38,426	21,762
	<u>20,248</u>	<u>3,803</u>	<u>55,445</u>	<u>34,637</u>

C. 按地域分類

經顧及風險轉移後，本分行給予個別國家之客戶貸款超過總貸款額百分之十，即予披露如下：

	<u>2012年12月31日</u>			
	貸款結餘	逾期三個月 以上之貸款	減值貸款	個別減值準備
- 香港	3,281,257	162	15,535	2,980
- 台灣	190,778	-	4,713	823
- 中國內地	474,933	-	-	-
- 其他	3,791	-	-	-
	<u>3,950,759</u>	<u>162</u>	<u>20,248</u>	<u>3,803</u>

	<u>2012年6月30日</u>			
	貸款結餘	逾期三個月 以上之貸款	減值貸款	個別減值準備
- 香港	3,574,395	29,013	42,383	31,092
- 台灣	245,704	1,404	13,062	3,545
- 中國內地	289,248	-	-	-
- 其他	16,691	-	-	-
	<u>4,126,038</u>	<u>30,417</u>	<u>55,445</u>	<u>34,637</u>



III. 補充財務資料 (續)

港幣百萬元

6. 跨國債權

下列是以交易對手類別而分析的跨國債權表。有關國家或區域分類是以交易對手之所在地為基準，並已顧及國家風險轉移之因素。此分析乃根據金融管理局之「跨國債權申報表」之指引而編制。該等國家或區域分類佔跨國債權總額百分之十或以上，便予以揭露。

<u>2012年12月31日</u>	銀行	公營機構	其他	總計
亞太區(不包括香港)	4,322	-	877	5,199
-其中-				
台灣	2,657	-	253	2,910
中國	803	-	621	1,424
亞太其他地區	862	-	3	865
其他地區	241	-	0	241
總計	<u>4,563</u>	<u>0</u>	<u>877</u>	<u>5,440</u>
 <u>2012年6月30日</u>	 銀行	 公營機構	 其他	 總計
亞太區(不包括香港)	3,007	-	752	3,759
-其中-				
台灣	1,511	-	308	1,819
中國	931	-	431	1,362
亞太其他地區	565	-	13	578
其他地區	399	-	80	479
總計	<u>3,406</u>	<u>0</u>	<u>832</u>	<u>4,238</u>

* 上述台灣地區已扣除對境外關連辦事處之風險總額。



III. 補充財務資料 (續)

港幣百萬元

7. 非銀行的中國內地風險承擔

非銀行業之交易對手乃按照金融管理局報表「貸款、墊款及準備金分析季報表」內的定義界定。有關非銀行的內地風險承擔如下：

2012年12月31日

	資產負債表內 之風險承擔	資產負債表外 之風險承擔	總風險承擔	個別評估之 減值準備
中國政府擁有之機構	75	-	75	-
中國內地機構	31	-	31	-
於中國內地使用之境外公司 及個人之信貸	834	164	998	2
其他非銀行的中國內地風險承擔	37	-	37	-

2012年6月30日

	資產負債表內 之風險承擔	資產負債表外 之風險承擔	總風險承擔	個別評估之 減值準備
中國政府擁有之機構	73	-	73	-
中國內地機構	30	-	30	-
於中國內地使用之境外公司 及個人之信貸	955	171	1,126	3
其他非銀行的中國內地風險承擔	37	-	37	-



III. 補充財務資料 (續)

港幣百萬元

8. 持有外匯情況

外匯風險額乃根據金融管理局之「持有外匯情況申報表」內之規定計算所得。有關外幣之倉盤淨額披露如下：

貨幣	2012年12月31日							總額
	美元	英鎊	日元	歐元	人民幣	澳元	星幣	
現貨資產	6,706	-	129	54	728	20	-	7,637
現貨負債	(6,632)	-	(128)	(49)	(775)	(30)	-	(7,614)
遠期買入	16	-	-	-	50	19	-	85
遠期賣出	(89)	-	(1)	(6)	-	(10)	-	(106)
期權盤淨額	-	-	-	-	-	-	-	0
長(短)盤淨額	<u>1</u>	<u>0</u>	<u>0</u>	<u>(1)</u>	<u>3</u>	<u>(1)</u>	<u>0</u>	<u>2</u>

貨幣	2012年06月30日							總額
	美元	英鎊	日元	歐元	人民幣	澳元	星幣	
現貨資產	6,492	-	192	59	445	20	1	7,209
現貨負債	(6,439)	-	(192)	(55)	(479)	(26)	-	(7,191)
遠期買入	46	-	-	-	73	12	-	131
遠期賣出	(98)	-	-	(4)	(37)	(6)	-	(145)
期權盤淨額	-	-	-	-	-	-	-	0
長(短)盤淨額	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>1</u>	<u>4</u>

以上述各報表日期，並沒有外幣結構性持倉淨額。

9. 流動資金比率

期內平均流動資金比率

截至十二月三十一日止全年

<u>2012年</u>	<u>2011年</u>
百分比(%)	百分比(%)
<u>41.06</u>	<u>39.45</u>

本分行之期內平均流動資金比率是每月平均流動資金比率之簡單平均數，計算法是根據香港銀行業條例第四附表。



IV. 其他資料

1. 薪酬披露

A. 薪酬制度

本分行之薪酬建構乃由總行釐定及檢討，薪酬釐定主要是參照同級銀行一般支付予高級行政人員的酬金水平和僱員表現。總體薪酬包括固定薪酬、津貼和福利。只有以現金支付，沒有以股份作為支付基礎之報酬計劃。

B. 高級管理人員的薪酬

	截至十二月三十一日止全年	
	2012年	2011年
	港幣仟元	港幣仟元
人數	8	8
基本薪金、津貼及福利	6,480	6,884
浮動薪酬	-	-
遞延薪酬	-	-

2. 流動資金風險管理

A. 流動資金風險管理之政策聲明

- 流動資金風險管理旨在確保本分行具有相當能力及足夠之現金流量向客戶及同業如期履行到期之債務，並保持充裕的高質素流動資產，以便在發生流動資金短缺危機時，也有足夠應變能力。
- 本分行依據「資產負債管理程序及政策與壓力測試」、「流動資金管理政策」和「資金應變計劃」及其他總行相關規定，落實流動資金風險管理。
- 本分行審慎地管理流動資金以保持高於法定最低要求的流動資金比率。本分行並設定了內部的平均流動資金比率（包含每月平均值及月底日）必須保持在35%以上，以確保本分行在日常具有足夠的流動性能力。

B. 流動性風險管理之管理架構

- 本分行對於流動資金風險管理的主要單位為「資產負債管理委員會」。
- 「資產負債管理委員會」係以分行經理為會議主席，分行經理未能出席會議時，得由分行經理指定資深部門主管代理之。委員會召開時，列席人員至少須包含存款、放款、交易室及會計之部門主管，並得視需要由分行經理(或代理人)指定其他列席人員。



B. 部 - 銀行資料〈綜合數字〉

I. 資本及資本充足比率

A. 資本充足比率

<u>2012年12月31日</u>	<u>2012年6月30日</u>
百分比(%)	百分比(%)
<u>10.94</u>	<u>10.44</u>

B. 股東資金

<u>2012年12月31日</u>	<u>2012年6月30日</u>
港幣仟元	港幣仟元
<u>33,610,478</u>	<u>31,669,069</u>

本銀行所計算之資本充足比率是根據「巴塞爾II資本協議」之規定計算。
按照資本規則，本銀行已就計算信貸風險及市場風險而對風險加權資產採用「標準化方法」，以及就作業風險計算而採用「基本指標方法」。

II. 其他財務資料

港幣仟元

	<u>2012年12月31日</u>	<u>2012年6月30日</u>
資產總額	<u>549,621,566</u>	<u>529,478,419</u>
負債總額	<u>516,011,088</u>	<u>497,809,347</u>
貸款總額	<u>385,572,537</u>	<u>365,518,115</u>
存款總額	<u>430,874,509</u>	<u>414,023,536</u>
	全年至	全年至
	<u>2012年12月31日</u>	<u>2011年12月31日</u>
除稅前盈利/(虧損)	<u>3,252,946</u>	<u>2,205,394</u>



聲 明

根據香港金融管理局於2007年5月所發出監管政策手冊『銀行業(披露)規則的應用指引』CA-D-1之「海外註冊認可機構」披露財務資料指引及建議，本行現附上截至2012年12月31日止之全年度主要財務資料披露報告。本人茲證明此份聲明書所披露之資料已遵從香港金融管理局披露方案之各項建議；並且就本人所知及相信，乃真確無訛，亦不具誤導成分。

Chien-hao Lin

總經理(林謙浩)
第一商業銀行
香港分行

2013年3月27日

日期



第一商業銀行

香港分行

First Commercial Bank, Limited

Hong Kong Branch

Key Financial Information Disclosure Statement

For the year ended 31 December 2012



第一商業銀行
First Commercial Bank

香港分行
Hong Kong Branch

KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2012

<u>CONTENTS</u>	<u>PAGE(S)</u>
SECTION A. - INFORMATION OF THE BRANCH (INCLUDE HONG KONG BRANCH ONLY)	
I. Profit and loss information	1
II. Balance sheet information	2
III. Supplement financial information	
1. Trade bills and impairment allowances on trade bills	3
2. Advances and impairment allowances on advances	3~5
3. Debt securities held and other accounts	6~7
4. Off-balance sheet information	8
5. Gross advances to customers analysed and reported by loan usage	9~10
6. Cross-border claims disclosure	11
7. Non-bank Mainland China exposures	12
8. Foreign currency position	13
9. Liquidity ratio	13
IV. Other information	
1. Disclosure of remuneration	14
2. Liquidity risk management	14
SECTION B. - INFORMATION OF THE BANK (CONSOLIDATED BASIS)	
I. Capital and capital adequacy ratio	15
II. Other financial information	15
DECLARATION	16



SECTION A. - INFORMATION OF THE BRANCH (INCLUDE H.K. BR. ONLY)

I. PROFIT AND LOSS INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2012

Figures in HKD thousands

	For the year ended 31 December	
	<u>2012</u>	<u>2011</u>
Interest Income	160,907	109,092
Interest Expense	<u>(44,752)</u>	<u>(23,328)</u>
Net interest income	116,155	85,764
Fee and commission income	34,944	34,604
Fee and commission expense	<u>(1,661)</u>	<u>(1,171)</u>
Net fee and commission income	33,283	33,433
Other operating income		
- Gains less losses arising from dealing in foreign currencies	5,551	9,423
- Net gains/(losses) on financial instruments designated at fair value through profit or loss	17	-
- Gains less losses on disposal of available-for-sale securities	(18,223)	4
- Others	<u>7,055</u>	<u>731</u>
	<u>(5,600)</u>	<u>10,158</u>
Total income	143,838	129,355
Operating expenses		
- Staff and rental expenses	(27,067)	(24,162)
- Other expenses	<u>(4,735)</u>	<u>(5,491)</u>
Total expenses	(31,802)	(29,653)
Profit before impairment allowances	112,036	99,702
Impairment losses written back/(charges) on loans and advances	2,079	(32,337)
Impairment losses on available-for-sale securities	<u>-</u>	<u>(124)</u>
Profit before taxation	114,115	67,241
Taxation charge	-	-
Profit after taxation	<u>114,115</u>	<u>67,241</u>

Notes:

1. The accounting policies adopted by the Bank, are consistent with those applied in the previous financial year.
2. Comparative figures
Certain comparative figures have been reclassified to conform with the financial statements presentation adopted in current period.



第一商業銀行

First Commercial Bank

香港分行

Hong Kong Branch

II. BALANCE SHEET INFORMATION

AS AT 31 DECEMBER 2012

Figures in HKD thousands

	<u>31-Dec-2012</u>	<u>30-Jun-2012</u> (restated)
<u>ASSETS</u>		
Cash and balances with banks (except those included in amount due from overseas offices)	1,718,248	1,567,966
Placement with banks and other financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	1,996,313	1,532,108
Amount due from overseas offices	147,974	194,669
Trade bills less impairment allowances	485	965
Loans and advances less impairment allowances	4,281,484	4,481,645
Certificates of deposit held	527,305	465,360
Available-for-sale debt securities less impairment allowances	635,191	752,910
Held-to-maturity debt securities	-	-
Other assets		
- Accrued interest	13,956	12,767
- Other accounts	42,855	44,259
Property, plant and equipment	3,039	3,333
Total assets	<u>9,366,850</u>	<u>9,055,982</u>
<u>LIABILITIES</u>		
Deposits and balances of banks and other financial institutions (except those included in amount due to overseas offices)	28,019	159,288
Current, fixed, savings and other deposits from customers		
- Demand deposits and current accounts	256,754	258,285
- Savings deposits	4,698,644	4,194,822
- Time deposits	3,558,892	3,551,223
- Structured deposits	8,574	-
Amount due to overseas offices	94,343	217,264
Other accounts and provisions	31,641	22,188
Total liabilities	<u>8,676,867</u>	<u>8,403,070</u>
Reserves and current profit/(loss)	<u>689,983</u>	<u>652,912</u>
Total equity and liabilities	<u>9,366,850</u>	<u>9,055,982</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION

Figures in HKD thousands

1. TRADE BILLS AND IMPAIRMENT ALLOWANCES ON TRADE BILLS

	As at	
	31-Dec-2012	30-Jun-2012
Trade bills	490	975
Collective impairment allowances	(5)	(10)
Gross trade bills less impairment allowances	<u>485</u>	<u>965</u>

2. ADVANCES AND IMPAIRMENT ALLOWANCES ON ADVANCES

A. Advances to customers and impairment allowances on advances to customers

	As at	
	31-Dec-2012	30-Jun-2012
Advances to customers	3,950,759	4,126,038
Advances to banks and other financial institutions	377,812	435,556
Total	<u>4,328,571</u>	<u>4,561,594</u>
Collective impairment allowances	(43,284)	(45,312)
Individual impairment allowances	(3,803)	(34,637)
Total	<u>(47,087)</u>	<u>(79,949)</u>
Gross advances less impairment allowances	<u>4,281,484</u>	<u>4,481,645</u>
Allowances as a percentage of gross advances		
- Collective impairment allowances	1.00%	0.99%
- Individual impairment allowances	0.09%	0.76%
Total allowances	<u>1.09%</u>	<u>1.75%</u>

B. Impairment allowances

	Individual impairment allowances	Collective impairment allowances	Total
Balance as at 31 Dec 2012			
- Advances to customers	3,803	39,506	43,309
- Advances to banks and other financial institutions	-	3,778	3,778
	<u>3,803</u>	<u>43,284</u>	<u>47,087</u>
Balance as at 30 Jun 2012			
- Advances to customers	34,637	40,956	75,593
- Advances to banks and other financial institutions	-	4,356	4,356
	<u>34,637</u>	<u>45,312</u>	<u>79,949</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

2. ADVANCES AND IMPAIRMENT ALLOWANCES ON ADVANCES - *continued*

C. Impaired advances to customers

	As at	
	<u>31-Dec-2012</u>	<u>30-Jun-2012</u>
- Gross impaired advances to customers	20,248	55,445
- Individual impairment allowances	<u>(3,803)</u>	<u>(34,637)</u>
Total	<u>16,445</u>	<u>20,808</u>
Market value of collateral pledged	<u>11,170</u>	<u>12,070</u>
Covered portion of impaired advances	<u>5,530</u>	<u>8,234</u>
Uncovered portion of impaired advances	<u>14,718</u>	<u>47,211</u>
Gross impaired advances as a percentage of gross advances to customers	<u>0.51%</u>	<u>1.34%</u>
Individual impairment allowances as a percentage of gross impaired advances	<u>18.78%</u>	<u>62.47%</u>

There were no impaired advances to banks and other financial institutions; nor were there any individual impairment allowances made for them as at 31 December 2012 and 30 June 2012.



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

2. ADVANCES AND IMPAIRMENT ALLOWANCES ON ADVANCES - *continued*

D. Overdue and rescheduled advances to customers

	As at	
	31-Dec-2012	30-Jun-2012
a. Advances to customers overdue for		
more than 1 month and up to 3 months	1,499	-
more than 3 months and up to 6 months	-	-
more than 6 months and up to 1 year	-	12,022
more than 1 year	162	18,395
	<u>1,661</u>	<u>30,417</u>
Individual impairment allowances made in respect of the above overdue advances	162	30,511
Market value of collateral held against the covered portion of all overdue advances	4,300	0
Covered portion of all overdue advances	1,499	0
Uncovered portion of all overdue advances	162	30,417
b. Rescheduled advances to customers	16,786	22,394
(Net of those overdue advances which have been disclosed in above)		

	As a percentage of total gross advances to customers	
	31-Dec-2012	30-Jun-2012
	Percentage (%)	Percentage (%)
c. Advances to customers overdue for		
more than 1 month and up to 3 months	0.04	-
more than 3 months and up to 6 months	-	-
more than 6 months and up to 1 year	-	0.29
more than 1 year	-	0.45
	<u>0.04</u>	<u>0.74</u>
d. Rescheduled advances to customers	0.42	0.54

E. Reconciliation for advances to customer between overdue advances and impaired advances is as follows:

	31-Dec-2012	30-Jun-2012
Advances to customers overdue for more than 3 months	162	30,417
Less: loans overdue but not impaired	-	-
Add: overdue loans for 3 months or less and on which interest is being placed in suspense or interest ceased to accrue	-	-
Add: impaired loans overdue for 3 months or less or not yet overdue and on which is still being accrued	20,086	25,028
Total impaired advances	<u>20,248</u>	<u>55,445</u>

There were no advances to banks and other financial institutions which were overdue or rescheduled as at 31 December 2012 and 30 June 2012.

F. Repossessed assets

As at 31 December 2012 and 30 June 2012, there were no repossessed assets held by our bank.



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

3. DEBT SECURITIES HELD AND OTHER ACCOUNTS

A. Available-for-sale securities

	As at	
	<u>31-Dec-2012</u>	<u>30-Jun-2012</u> (restated)
Government Bonds (including Hong Kong Exchange Fund Bills)	123,844	123,160
Floating rate notes	381,219	478,550
Debt securities	<u>130,128</u>	<u>151,200</u>
Total	635,191	752,910
Issued by:		
Government organization	123,844	123,160
Banks	381,219	440,175
Other financial institutions	-	62,630
Corporate entities	<u>130,128</u>	<u>126,945</u>
Total	635,191	752,910
Impairment allowances	-	-
Available-for-sale securities less impairment allowances	<u>635,191</u>	<u>629,750</u>
Impairment allowances as a percentage of Available-for-sale securities	<u>0.00%</u>	<u>0.00%</u>

B. Held-to-maturity securities

	As at	
	<u>31-Dec-2012</u>	<u>30-Jun-2012</u>
Debt securities	-	-
Issued by:		
Other financial institutions outside Hong Kong	-	-

C. Overdue or impaired securities

Balance as at 31 Dec 2012

	Available-for-sale securities	Held-to-maturity securities	Individual impairment allowances
- Neither overdue nor impaired	635,191	-	-
- Non-overdue but impaired	-	-	-
- Overdue and impaired	-	-	-
Total	<u>635,191</u>	<u>0</u>	<u>0</u>

Balance as at 30 Jun 2012

	Available-for-sale securities (restated)	Held-to-maturity securities	Individual impairment allowances
- Neither overdue nor impaired	752,910	-	-
- Non-overdue but impaired	-	-	-
- Overdue and impaired	-	-	-
Total	<u>752,910</u>	<u>0</u>	<u>0</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

3. DEBT SECURITIES HELD AND OTHER ACCOUNTS - *continued*

D. Other accounts

	As at	
	<u>31-Dec-2012</u>	<u>30-Jun-2012</u>
Outward cheques receivable	26,176	14,751
Deferred tax asset	11,237	8,981
Evaluation adjustment on Available-for-sale securities	3,585	18,654
Other accounts	<u>1,857</u>	<u>1,873</u>
Total	42,855	44,259



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

4. OFF-BALANCE SHEET INFORMATION

A. Contingent liabilities and commitments

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments:

	As at	
	<u>31-Dec-2012</u>	<u>30-Jun-2012</u>
Direct credit substitutes	29,637	31,410
Trade-related contingencies		
- Customer's liabilities under letter of credit	49,486	43,212
- Customer's liabilities under guarantee	-	-
- Customer's liabilities under acceptance	30,010	22,384
Forward forward deposits placed	77,515	232,952
Other commitments		
- Other commitments with an original maturity of not more than one year	779,963	815,047
- Other commitments with an original maturity of more than one year	22,519	9,034
	<u>989,130</u>	<u>1,154,039</u>

B. Derivative financial instruments

	Contract / notional amount	Contract / notional amount (restated)
Exchange rate contracts		
- Spot and forwards	10,976	13,185
- Swaps	83,948	131,380
- Options purchased	9,349	-
- Options written	9,349	-
	<u>113,622</u>	<u>144,565</u>

Replacement Costs of Derivatives (of the above derivatives)

	Replacement costs	Replacement costs (restated)
Exchange rate contracts		
- Spot and forwards	2	2
- Swaps	23	131
- Options purchased	1	-
- Options written	-	-
	<u>26</u>	<u>133</u>

For contingent liabilities and commitments, the contract amounts represent the amounts at risk should the contract be fully drawn upon and the client default. Since a significant portion of guarantees and commitments is expected to expire without being drawn upon, the total of the contract amount is not representative of future liquidity requirements. The replacement costs represent the cost of replacing all contracts which have a positive value when marked to market. They do not take into account the effects of bilateral netting arrangements.



第一商業銀行

First Commercial Bank

香港分行

Hong Kong Branch

III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

5. GROSS ADVANCES TO CUSTOMERS ANALYSED AND REPORTED BY LOAN USAGE

The following information concerning advances to customers by industry sectors has been classified in accordance with industry categories contained in the banking returns of Quarterly Analysis of Loans and Advances and the Provisions (MA(BS)2A) and Assets and Liabilities of an Authorised Institution (MA(BS)1) submitted to the Hong Kong Monetary Authority.

A. By loan usage

1. Loan for use in Hong Kong	<u>As at 31 Dec 2012</u>		<u>As at 30 Jun 2012</u>	
	Outstanding balance	Balance covered by collateral	Outstanding balance	Balance covered by collateral
a. Industrial, commercial and financial				
- Property development	223,940	90,440	261,220	142,720
- Property investment	463,279	463,279	544,601	544,601
- Financial concerns	861,972	70,254	679,150	59,137
- Wholesale and retail trade	38,598	25,437	43,040	26,811
- Manufacturing	1,057,151	67,666	1,056,428	67,174
- Transport and transport equipment	141,153	88,945	138,398	90,741
- Electricity and gas	-	-	36,400	-
- Information technology	-	-	-	-
- Others	5,719	5,719	5,769	5,769
b. Individuals				
- Loans for the purchase of other residential properties	38,111	38,111	41,690	41,690
- Others	38,550	38,550	158,930	158,930
c. Others	-	-	-	-
	<u>2,868,473</u>	<u>888,401</u>	<u>2,965,626</u>	<u>1,137,573</u>
2. Trade finance	132,582	51,679	134,337	52,258
3. Loan for use outside Hong Kong	<u>949,704</u>	<u>307,437</u>	<u>1,026,076</u>	<u>328,161</u>
Total	<u>3,950,759</u>	<u>1,247,517</u>	<u>4,126,039</u>	<u>1,517,992</u>

III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

5. GROSS ADVANCES TO CUSTOMERS ANALYSED AND REPORTED BY LOAN USAGE- *continued*

B. Analysis of impaired advances for the individual loan usage category:

	<u>As at 31 Dec 2012</u>		<u>As at 30 Jun 2012</u>	
	Impaired advances	Individual impairment allowances	Impaired advances	Individual impairment allowances
- Manufacturing	10,095	2,123	17,019	12,875
- Loan for use outside Hong Kong	10,153	1,680	38,426	21,762
	<u>20,248</u>	<u>3,803</u>	<u>55,445</u>	<u>34,637</u>

C. By geographical area

After taking into account the transfer of risk, exposures to a single country exceeding 10% of the aggregate gross advances to customers which are disclosed as follows:

<u>As at 31 Dec 2012</u>	Outstanding balance	Advances overdue for over three months	Impaired advances	Individual impairment allowances
- Hong Kong	3,281,257	162	15,535	2,980
- Taiwan	190,778	-	4,713	823
- China	474,933	-	-	-
- Others	3,791	-	-	-
	<u>3,950,759</u>	<u>162</u>	<u>20,248</u>	<u>3,803</u>

<u>As at 30 Jun 2012</u>	Outstanding balance	Advances overdue for over three months	Impaired advances	Individual impairment allowances
- Hong Kong	3,574,395	29,013	42,383	31,092
- Taiwan	245,815	1,404	13,062	3,545
- China	289,248	-	-	-
- Others	16,580	-	-	-
	<u>4,126,038</u>	<u>30,417</u>	<u>55,445</u>	<u>34,637</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD millions

6. CROSS-BORDER CLAIMS DISCLOSURE

The following tables analyse cross-border claims by types of counterparties. Country or geographical classification is based upon the locations of counterparties after taking into account the transfer of country risk. They are prepared in accordance with the HKMA banking return of "Cross-border Claims" completion instructions. Countries or geographical areas constituting 10% or more of the total cross-border claims are disclosed.

<u>As at 31 Dec 2012</u>	<u>Banks</u>	<u>Public Sector Entities</u>	<u>Others</u>	<u>Total</u>
Asia Pacific excluding Hong Kong	4,322	-	877	5,199
- Of which -				
Taiwan	2,657	-	253	2,910
China	803	-	621	1,424
Rest of Asia Pacific	862	-	3	865
Others	241	-	-	241
Total	<u>4,563</u>	<u>0</u>	<u>877</u>	<u>5,440</u>

<u>As at 30 Jun 2012</u>	<u>Banks</u>	<u>Public Sector Entities</u>	<u>Others</u>	<u>Total</u>
Asia Pacific excluding Hong Kong	3,007	-	752	3,759
- Of which -				
Taiwan	1,511	-	308	1,819
China	931	-	431	1,362
Rest of Asia Pacific	565	-	13	578
Others	399	-	80	479
Total	<u>3,406</u>	<u>0</u>	<u>832</u>	<u>4,238</u>

* The aggregate gross amount of exposure to related foreign offices are excluded in the Taiwan area as disclosed in above.



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD millions

7. NON-BANK MAINLAND CHINA EXPOSURES

Non-bank counterparties are identified in accordance with the definitions set out in the banking return of "Quarterly Analysis of Loans and Advances and Provisions" issued by the HKMA. Exposures in Mainland China arising from non-bank counterparties are summarised as follows:

As at 31 Dec 2012

	<u>On-balance sheet exposures</u>	<u>Off-balance sheet exposures</u>	<u>Total exposures</u>	<u>Individually assessed impairment allowances</u>
China government owned entities	75	-	75	-
Mainland China entities	31	-	31	-
Companies and individuals outside Mainland China where the credit is granted for use in Mainland China	834	164	998	2
Other non-bank Mainland China exposures	37	-	37	-

As at 30 Jun 2012

	<u>On-balance sheet exposures</u>	<u>Off-balance sheet exposures</u>	<u>Total exposures</u>	<u>Individually assessed impairment allowances</u>
China government owned entities	73	-	73	-
Mainland China entities	30	-	30	-
Companies and individuals outside Mainland China where the credit is granted for use in Mainland China	955	171	1,126	3
Other non-bank Mainland China exposures	37	-	37	-



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD millions

8. FOREIGN CURRENCY POSITION

The foreign currency exposures are prepared in accordance with the HKMA banking return of "Foreign Currency Position" completion instructions. The net position in foreign currencies are disclosed as follows:

Currency	As at 31 Dec 2012							Total
	USD	GBP	JPY	EUR	CNY	AUD	SGD	
Spot assets	6,706	-	129	54	728	20	-	7,637
Spot liabilities	(6,632)	-	(128)	(49)	(775)	(30)	-	(7,614)
Forward purchases	16	-	-	-	50	19	-	85
Forward sales	(89)	-	(1)	(6)	-	(10)	-	(106)
Net option position	-	-	-	-	-	-	-	-
Net long (short) position	<u>1</u>	<u>0</u>	<u>0</u>	<u>(1)</u>	<u>3</u>	<u>(1)</u>	<u>0</u>	<u>2</u>

Currency	As at 30 Jun 2012							Total
	USD	GBP	JPY	EUR	CNY	AUD	SGD	
Spot assets	6,492	-	192	59	445	20	1	7,209
Spot liabilities	(6,439)	-	(192)	(55)	(479)	(26)	-	(7,191)
Forward purchases	46	-	-	-	73	12	-	131
Forward sales	(98)	-	-	(4)	(37)	(6)	-	(145)
Net option position	-	-	-	-	-	-	-	-
Net long (short) position	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>1</u>	<u>4</u>

There were no foreign currency structural position as at the above respective reporting dates.

9. LIQUIDITY RATIO

AVERAGE LIQUIDITY RATIO

The average liquidity ratio for the period	For the year ended 31 December	
	<u>2012</u>	<u>2011</u>
	Percentage (%)	Percentage (%)
	<u>41.06</u>	<u>39.45</u>

The Branch's average liquidity ratio for the period is the simple average of each calendar month's average liquidity ratio, which is computed in accordance with the Fourth Schedule to the Hong Kong Banking Ordinance.



IV. OTHER INFORMATION

1. DISCLOSURE OF REMUNERATION

A. Remuneration system

The reward system of our Branch is designed and reviewed by our Head Office. The basis of determining the emoluments payable by the Branch to senior management is mainly by reference to the level of emoluments normally paid by comparable banks and employees' performance. Total compensation comprises a fixed component, allowance and benefits. The reward to be expensed as cash settled, no award as shared-based compensation plan.

B. Remuneration of Senior Management

	For the year ended	
	<u>2012</u>	<u>2011</u>
	HKD '000	HKD '000
Persons	8	8
Basic salaries, allowances and benefits	6,480	6,884
Variable remuneration	-	-
Deferred remuneration	-	-

2. LIQUIDITY RISK MANAGEMENT

A. Policy Statement of Liquidity Risk Management

- The purpose of liquidity risk management is to ensure our abilities with sufficient cash flows to meet obligations payable to our customers and interbank counterparties. And our Branch should always hold an adequate quantity of high quality liquid assets in order to handle the situation of liquidity shortfalls.
- Our Branch obeys "Asset/Liability Management Policy and Procedure", "Liquidity Management Policy", "Contingency Funding Plan" and other related regulations from our Head Office to manage the liquidity risk.
- Our Branch manages the liquidity on a prudent basis to ensure that we can always maintain a sufficiently high liquidity ratio relative to the statutory minimum. Additionally, the internal limit of liquidity ratio on average for each month and the month-end liquidity ratio are both set at 35% in order for the Branch to retain sufficient liquidity during its normal course of operation.

B. Management Mechanism of Liquidity Risk Management

- Assets and Liability Committee ("ALCO") is mainly responsible for the liquidity risk management in our Branch.
- The General Manager of our Branch is the chairman of ALCO, or in his absence, the General Manager (C.E.) could designate A.C.E. in our Branch as alternate General Manager. The other attendance members in ALCO at least include the Department Heads from Deposits, Loans, Treasury and Accounting Department. Otherwise, the General Manager could designate any other staff to attend at the ALCO in need.



SECTION B. - INFORMATION OF THE BANK < CONSOLIDATED BASIS >

I. CAPITAL AND CAPITAL ADEQUACY RATIO

A. Capital adequacy ratio

<u>31-Dec-2012</u>	<u>30-Jun-2012</u>
Percentage (%)	Percentage (%)
<u>10.94</u>	<u>10.44</u>

B. Aggregate amount of shareholders' funds

<u>31-Dec-2012</u>	<u>30-Jun-2012</u>
HKD '000	HKD '000
<u>33,610,478</u>	<u>31,669,069</u>

The capital adequacy ratio was compiled in accordance with the "Basel II capital accord" .

In accordance with the Capital Rules , the bank has adopted the "Standardised approach" for the calculation of the risk-weighted assets for credit risk and market risk, and "Basic indicator approach" for the calculation of operational risk.

II. OTHER FINANCIAL INFORMATION

Figures in HKD thousands

	<u>31-Dec-2012</u>	<u>30-Jun-2012</u>
Total assets	<u>549,621,566</u>	<u>529,478,419</u>
Total liabilities	<u>516,011,088</u>	<u>497,809,347</u>
Total advances	<u>385,572,537</u>	<u>365,518,115</u>
Total customer deposit	<u>430,874,509</u>	<u>414,023,536</u>
	Year to	Year to
	<u>31-Dec-2012</u>	<u>31-Dec-2011</u>
Profit/(Loss) before taxation	<u>3,252,946</u>	<u>2,205,394</u>



第一商業銀行
First Commercial Bank

香港分行
Hong Kong Branch

Declaration

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statement of authorized institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statements of First Commercial Bank Limited, Hong Kong Branch for the year ended 31 December 2012. We confirmed that the information contained therein complies, in all material respects, with the supervisory policy manual CA-D-1 "Guideline on the Application of the Banking (Disclosure) Rules" issued in May 2007, and to the best of my knowledge and belief, it is not false or misleading.

Chien-hao Lin
General Manager (Lin Chien Hao)
First Commercial Bank
Hong Kong Branch

27 March 2013

Date